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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	M Middle name Rodgers Last name and Suffix (Sr., Jr., II, III)	Dorothy First name J Middle name Rodgers Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3918	xxx-xx-8227

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Debtor 1 John M Rodgers
Debtor 2 Dorothy J Rodgers

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs	
5.	Where you live	333 Elder Lane	If Debtor 2 lives at a different address:	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
		Boone		
		County	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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	btor 2 Dorothy J Rodgers	s			Case number (if known)			
Pai	rt 2: Tell the Court About	Your Bankruptc	y Case					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	Chapter 7						
		☐ Chapter 11						
		☐ Chapter 12						
		☐ Chapter 13						
8.	How you will pay the fee	about hor order. If y a pre-print	w you may pay. Typically, if you your attorney is submitting your nted address.	are paying the fee payment on your be	eck with the clerk's office in your local court for more details yourself, you may pay with cash, cashier's check, or mone shalf, your attorney may pay with a credit card or check with tion, sign and attach the Application for Individuals to Pay	y		
		☐ I request but is not applies to	required to, waive your fee, and your family size and you are u	may request this opti d may do so only if y nable to pay the fee	ion only if you are filing for Chapter 7. By law, a judge may your income is less than 150% of the official poverty line the in installments). If you choose this option, you must fill out ficial Form 103B) and file it with your petition.	at		
9.	Have you filed for bankruptcy within the	■ No.						
	last 8 years?	☐ Yes.						
		Dist	rict	When	Case number			
		Dist	rict	When	Case number			
		Dist	rict	When	Case number	_		
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
		Deb	tor		Relationship to you			
		Dist	rict	When	Case number, if known			
		Deb	otor		Relationship to you			
		Dist	rict	When	Case number, if known	_		
11.		■ No. Go	to line 12.			_		
	residence?	☐ Yes. Ha	s your landlord obtained an evi	ction judgment agair	nst you and do you want to stay in your residence?			
			No. Go to line 12.	_				
			Yes. Fill out <i>Initial Stateme</i> bankruptcy petition.	ent About an Eviction	n Judgment Against You (Form 101A) and file it with this			

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Debtor 1 John M Rodgers

Debtor 2 Possethy J Bodgers

Deb	ptor 2 Dorothy J Rodger	S		Case number (if known)
Par	Report About Any Bu	sinesses	You Own as a Sole Propri	etor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of be	usiness
	A sole proprietorship is a			
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if an	
	If you have more than one sole proprietorship, use a		Number, Street, City, St	ate & ZIP Code
	separate sheet and attach it to this petition.		Check the appropriate b	pox to describe your business:
			☐ Health Care Bus	siness (as defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Re	al Estate (as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))
			☐ Commodity Brol	xer (as defined in 11 U.S.C. § 101(6))
			☐ None of the about	ve
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	s. If you indicate that you ar	e court must know whether you are a small business debtor so that it can set appropriate e a small business debtor, you must attach your most recent balance sheet, statement of I federal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am not filing under Cha	apter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapte Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am filing under Chapte	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	/ Hazardous Property or A	ny Property That Needs Immediate Attention
14.	Do you own or have any property that poses or is	■ No.		
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?	
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	
				Number, Street, City, State & Zip Code

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Debtor 1 Debtor 2 Dorothy J Rodgers Case number (if known)

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-81773 Doc 1 Filed 07/27/16 Entered 07/27/16 09:42:06 Desc Main Document Page 6 of 51

	tor 1 tor 2	John M Rodgers Dorothy J Rodgers	S	Document	Case numbe	「 (if known)				
Part	t 6:	Answer These Questi		eporting Purposes						
	Wha	t kind of debts do	16a.			ned in 11 U.S.C. § 101(8) as "incurred by an				
				☐ No. Go to line 16b.						
				Yes. Go to line 17.						
			16b.		ss debts? Business debts are debts to through the operation of the business.					
				☐ No. Go to line 16c.						
				☐ Yes. Go to line 17.						
			16c.	State the type of debts you owe that	at are not consumer debts or busines	s debts				
17.		ou filing under oter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.					
	Do you estimate that after any exempt property is excluded and		■ Yes.		estimate that after any exempt property of the distribute to unsecured creditors?	erty is excluded and administrative expenses				
		administrative expenses are paid that funds will		■ No	■ No					
	be available for			☐ Yes						
18.		many Creditors do	1 -49		1 ,000-5,000	1 25,001-50,000				
	you o	estimate that you	□ 50-99		□ 5001-10,000 □ 10,001-25,000	☐ 50,001-100,000 ☐ More than100,000				
			☐ 100-1 ☐ 200-9		10,001-25,000	□ More than 100,000				
19.		much do you nate your assets to	\$ 0 - \$	50,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
		orth?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion				
			□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
20.		much do you nate your liabilities	□ \$0 - \$	•	\$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
	to be			001 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion				
				001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
Part	t 7 :	Sign Below								
For	you		I have ex	amined this petition, and I declare u	nder penalty of perjury that the inform	nation provided is true and correct.				
					aware that I may proceed, if eligible, vailable under each chapter, and I ch	under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.				
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				t an attorney to help me fill out this						
			I request	relief in accordance with the chapte	r of title 11, United States Code, spec	cified in this petition.				
				cy case can result in fines up to \$250		r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,				
			/s/ John	n M Rodgers	/s/ Dorothy J Ro					
				Rodgers e of Debtor 1	Dorothy J Rodg Signature of Debtor					
			Executed	July 27, 2016 MM / DD / YYYY	Executed on July	y 27, 2016 / DD / YYYY				

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Page 7 of 51 Document John M Rodgers Debtor 1 **Dorothy J Rodgers** Case number (if known) Debtor 2 I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed For your attorney, if you are represented by one under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) If you are not represented by and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the an attorney, you do not need schedules filed with the petition is incorrect. to file this page. /s/ Philip H. Hart Date July 27, 2016 Signature of Attorney for Debtor MM / DD / YYYY Philip H. Hart Printed name Eric Pratt Law Firm P.C. 3957 North Mulford Rd. Suite C Rockford, IL 61114 Number, Street, City, State & ZIP Code

Email address

815-315-0683

Contact phone

3121821Bar number & State

rockford@jordanpratt.com

Fill in this information to identify your case:	
Debtor 1 John M Rodgers	
First Name Middle Name Last Name	
Debtor 2 Dorothy J Rodgers	
(Spouse if, filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number	
(if known)	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	40,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,550.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	45,550.00
Ра	rt 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	3,086.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	56,923.00
	Your total liabilities	\$	60,009.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,577.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,501.00
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Debtor 1	John M Rodgers	Docume	nt	Page 9 of 51	
	Dorothy J Rodgers			Case number (if known)	

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$_	0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	tal claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Debtor 1 Debtor 2 Spouse, if filing) Destrict Almane United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if the amended of amen		Ca	ase 16-8177:	3 Doc 1		07/27/16 sument	Entered 07/27/1 Page 10 of 51	6 09:42:06	Des	с Ма	ain		
Debtor 2 Debtor 2 Debtor 3 Debtor 4 Debtor 5 Debtor 5 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 7 Debtor 8 Debtor 9 Debtor 106A/B D	Fill	in this infor	nation to identify	your case and th			Faue Wulli						
Debtor 2			John M Rod	gers			LankNava						
Case number Check if th amended f Official Form 106A/B Schedule A/B: Property 1 neach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category with it it is best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct notrmation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if knownswer every question.) Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Current value of the entire property? Who has an interest in the property? Check one in the property? See instructions) Who has an interest in the property? Check one in the property? Check in this is community property I meshare Debtor 2 only Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:			Dorothy J R	odgers									
Official Form 106A/B Schedule A/B: Property 1	Uni	ted States Ba	inkruptcy Court for	the: NORTHER	RN DIST	RICT OF ILLIN	NOIS						
neach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category whe hink it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if knownswer every question. Part 12	Cas	se number _					-		[heck if this is an mended filing		
meach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category when hink it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct from the first bind accurate as possible. If two married people are filing together, both are equally responsible for supplying correct from the first best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct from the first best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct from the category when hink it fits best. Be as complete and accurate as spearate sheet to this form. On the top of any additional pages, write your name and case number (if knownswer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in	_		_	_									
hink it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known haswer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land City State ZiP Code Monage August 1 investment property Investment property? Check one Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local											12/15		
Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Land Land Investment property Inmeshare Other Other Who has an interest in the property? Check one Debtor 1 only Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: Street address, if available, or other description buplex or multi-unit building Current value of the entire property? Creditors Who Have Claims Secured by Propertion You own Current value of the entire property? Current value of the entire property? S40,000.00 S40,0 Event in the property? Check one Describe the nature of your ownership int (such as fee simple, tenancy by the entire a life estate), if known. Fee simple Check if this is community property (see instructions)	Part	Describe o you own or I No. Go to Par Yes. Where i	Each Residence, B nave any legal or eq t 2. s the property?		any resid	lence, building,	land, or similar property? /? Check all that apply	Do not deduct one	urod alair	ma or o	womations Dut		
Belvidere IL 61008-0000 City State ZIP Code Investment property \$40,000.00 \$40,000 \$							Duplex or multi-un Condominium or c		ti-unit building or cooperative	the amount of any	of any secured claims on Schedule D:		on Schedule D:
City State ZIP Code Investment property Timeshare Other Who has an interest in the property? Check one Describe the nature of your ownership int (such as fee simple, tenancy by the entire a life estate), if known. Fee simple Boone County Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:		Belvidere	IL	61008-0000	_		or modile name		he				
Boone County Describe the nature of your ownership int (such as fee simple, tenancy by the entire a life estate), if known. Fee simple Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:		City	State	ZIP Code	- =	Investment pro	operty		0.00		\$40,000.00		
Boone County Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:					□ Who	Other	in the property? Check one	(such as fee simp a life estate), if kr	le, tenar				
County Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:		Roone						ree simple					
per CMA					■ □ Othe	Debtor 1 and I At least one of r information years	f the debtors and another ou wish to add about this iter	(see instructions		nunity բ	property		
					per	СМА							

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$40,000.00

ъ.		laha M Dada		Document	Page 11 of 52	L		
	btor 1 btor 2	John M Rodg Dorothy J Ro				Case number (if known)		
3. (Cars, va	ns, trucks, tracto	ors, sport utility ve	hicles, motorcycles				
_	7.51-							
_	□ No							
	Yes							
•	4 M=1	e: Chevy		Miles has an interest in the	h	Do not deduct sec	cured cla	ims or exemptions. Put
3.	1 Make Mode			Who has an interest in the Debtor 1 only	ne property? Check one	the amount of any	secured	d claims on Schedule D:
	Year			Debtor 2 only				is secured by Property.
		oximate mileage:	130000	■ Debtor 1 and Debtor 2	only	Current value of entire property?	the	Current value of the portion you own?
		r information:		☐ At least one of the deb	=			
				Check if this is comm	nunity property	\$3,400	0.00	\$3,400.00
Par	pages y	ou have attache	d for Part 2. Write	n for all of your entries of that number hereems ems terest in any of the follow			р	\$3,400.00 Eurrent value of the ortion you own?
!	<i>Exampl</i> □ No □	old goods and fu es: Major appliand Describe		, china, kitchenware			C	laims or exemptions.
			older household	d furniture & persona	l belongings		_	\$1,500.00
8. (■ No □ Yes. Collectil Example ■ No	es: Televisions an including cell publication Describe bles of value es: Antiques and fother collection	ohones, cameras, m	eo, stereo, and digital equ nedia players, games prints, or other artwork; bo llectibles				
9. E	Equipm	Describe ent for sports an- es: Sports, photog musical instru	raphic, exercise, ar	nd other hobby equipment	; bicycles, pool tables,	golf clubs, skis; canoes	and kay	yaks; carpentry tools;
ļ	☐ Yes.	Describe						
	■ No		shotguns, ammuni	tion, and related equipme	nt			

Official Form 106A/B Schedule A/B: Property page 2

	otor 1	John M Rodo Dorothy J Ro	gers	ocument	Page 12 of 5	Case number (if known)	
11.	Clothe Examp I No	s	othes, furs, leather coats, des	igner wear, shoes	s, accessories	Case Halliser (# Milowit)	
			necessary wearing app	parel			\$300.00
	□No		velry, costume jewelry, enga	gement rings, wed	lding rings, heirloom j	ewelry, watches, gems,	gold, silver
			wedding rings & misc.	costume jewel	lry		\$250.00
14.	Examp ■ No □ Yes. Any ot ■ No	nrm animals bles: Dogs, cats, b Describe her personal and Give specific info	d household items you did	not already list, i	including any health	aids you did not list	
	Add t	the dollar value o	of all of your entries from P number here			s you have attached	\$2,050.00
Par	4: De	scribe Your Financ	cial Assets				
Do	you ov	vn or have any le	egal or equitable interest in	any of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
ı	No		nave in your wallet, in your ho			l when you file your petit	ion
	Examp _	-	avings, or other financial acco If you have multiple accounts		•	credit unions, brokerage	houses, and other similar
_	⊒ No ■ Yes			Institution	name:		
			17.1. checking	Alpine B	ank		\$100.00
_			or publicly traded stocks investment accounts with bro	okerage firms, mo	ney market accounts		
			Institution or issuer	name:			
_	joint v	ublicly traded sto enture	ock and interests in incorp	orated and uninc	orporated business	es, including an intere	st in an LLC, partnership, and
	■ No □ Yes.	Give specific info	ormation about them Name of entity:			% of ownership:	
20.	Negoti	iable instruments	prate bonds and other nego include personal checks, cas	shiers' checks, pro	omissory notes, and m	nts noney orders.	

	Case 16-81773				/27/16 09:42:06	Desc Main
Debtor	1 John M Rodgers	Do	cument	Page 13 of 5)Ţ	
Debtor	2 Dorothy J Rodgers				Case number (if known)	
	lo					
	es. Give specific information a	bout them				
	Issu	er name:				
21. Re	irement or pension accounts	S				
_	amples: Interests in IRA, ERIS	A, Keogh, 401(k), 403	(b), thrift savings	s accounts, or other	pension or profit-sharing	plans
	· -					
Ц)	es. List each account separate Type o	ery. of account:	Institution n	ame:		
22 50	curity deposits and prepayme	onte				
Yo	ur share of all unused deposits	s you have made so th				
_	amples: Agreements with land	lords, prepaid rent, pul	blic utilities (elec	tric, gas, water), tel	ecommunications compar	nies, or others
	lo es		Institution n	ame or individual:		
ш :	es		montation	amo or marviada.		
	nuities (A contract for a period	ic payment of money t	to you, either for	life or for a number	of years)	
	•	e and description.				
ш :	es	ound description.				
	rests in an education IRA, in J.S.C. §§ 530(b)(1), 529A(b), a		lified ABLE pro	gram, or under a q	qualified state tuition pro	ogram.
		ind 329(b)(1).				
-	· -	ame and description.	Separately file th	e records of any int	erests.11 U.S.C. § 521(c):	:
25 Tr ı	sts, equitable or future intere	ests in property (other	er than anythin	n listed in line 1) a	and rights or nowers eve	arcisable for your benefit
25. III		ests in property (other	er than anything	y iisteu iii iiile 1), a	and rights of powers exe	ercisable for your beliefit
	es. Give specific information a	about them				
26 Pa	ents, copyrights, trademarks	s trade secrets and	other intellectu	al property		
	amples: Internet domain name				nents	
	es. Give specific information a	about them				
	enses, franchises, and other					
	amples: Building permits, exclu	usive licenses, coopera	ative association	holdings, liquor lice	enses, professional licens	es
■ N	lo les. Give specific information a	ahout them				
	·	about thom				
Money	or property owed to you?					Current value of the portion you own?
						Do not deduct secured
						claims or exemptions.
_	refunds owed to you					
	· -			- d fil - d th	and the starring	
וש	es. Give specific information a	bout them, including w	vnetner you alrea	ady filed the returns	and the tax years	
	nily support <i>amples:</i> Past due or lump sum	alimony, spousal sup	port, child suppo	ort, maintenance, div	vorce settlement, property	settlement
	•		,	.,,	, , , , , , , , , , , , , , , , , , , ,	
	es. Give specific information					
	er amounts someone owes		o dioobilis bee	ofito oigh service - 1	tion now work-and account	neation Coolel Consults
E	amples: Unpaid wages, disabil benefits; unpaid loans	iity insurance payment s you made to someon		ems, sick pay, vacat	uon pay, workers compe	nsauon, social security
	In					

 $\hfill\square$ Yes. Give specific information..

	Case 16-8177	3 Doc 1	Filed 07/27/16 Document	Entered 07/27/16 09:42:06 Page 14 of 51	Desc Main			
Debtor 1 Debtor 2	John M Rodgers Dorothy J Rodgers	5		Case number (if known)				
Exam _p ■ No	its in insurance policie bles: Health, disability, or Name the insurance cor	r life insurance; h	,	HSA); credit, homeowner's, or renter's insura	nce			
	С	ompany name:	·	Beneficiary:	Surrender or refund value:			
If you a some o	terest in property that is are the beneficiary of a line has died. Give specific informatio	ving trust, exped		ed surance policy, or are currently entitled to rec	eive property because			
Exam _p ■ No	against third parties, oles: Accidents, employn Describe each claim	nent disputes, in		it or made a demand for payment s to sue				
■ No	 4. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No □ Yes. Describe each claim 							
■ No	5. Any financial assets you did not already list ■ No □ Yes. Give specific information							
				ny entries for pages you have attached	\$100.00			
Part 5: De	scribe Any Business-Rela	ted Property You	Own or Have an Interest I	In. List any real estate in Part 1.				
No. Go	own or have any legal or e o to Part 6. So to line 38.	equitable interest	in any business-related p	roperty?				
	scribe Any Farm- and Cor ou own or have an interest			n or Have an Interest In.				
■ No.	I own or have any lega Go to Part 7. . Go to line 47.	l or equitable in	iterest in any farm- or o	commercial fishing-related property?				
Part 7:	Describe All Property Y	ou Own or Have a	nn Interest in That You Dic	l Not List Above				
	n have other property oples: Season tickets, cou							

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here

 $\hfill \square$ Yes. Give specific information.......

\$0.00

Debtor 1 John M Rodgers Document Page 15 of 51

Debtor 2 **Dorothy J Rodgers** Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$40,000.00 Part 2: Total vehicles, line 5 56. \$3,400.00 Part 3: Total personal and household items, line 15 57. \$2,050.00 Part 4: Total financial assets, line 36 58. \$100.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$5,550.00 Copy personal property total \$5,550.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$45,550.00

Official Form 106A/B Schedule A/B: Property page 6

		170.11111		
Fill in this infor	rmation to identify your	case:		
Debtor 1	John M Rodgers			
	First Name	Middle Name	Last Name	
Debtor 2	Dorothy J Rodge	rs		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Id	entify the	Property	/ You C	Claim as	Exemp	١t
------------	------------	----------	---------	----------	-------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	ne Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
333 Elder Lane Belvidere, IL 61008 Boone County	\$40,000.00		\$30,000.00	735 ILCS 5/12-901
per CMA Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
older household furniture & personal belongings	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
necessary wearing apparel Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
			100% of fair market value, up to any applicable statutory limit	
wedding rings & misc. costume jewelry	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
checking: Alpine Bank Line from Schedule A/B: 17.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Ellic Holli Golledule A/D. 1111			100% of fair market value, up to any applicable statutory limit	

Filed 07/27/16 Entered 07/27/16 09:42:06 Document Page 17 of 51 John M Rodgers Debtor 1 **Dorothy J Rodgers** Case number (if known) Debtor 2 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 16-81773

Yes

Doc 1

Desc Main

	2 16-81773		red 07/27/16 09: 18 of 51	42:06 Desc M	iaiii
Fill in this informat	ion to identify yοι				
	John M Rodger First Name	S Middle Name Last Name			
	Dorothy J Rodo First Name	Middle Name Last Name			
United States Bankr	uptcy Court for the	NORTHERN DISTRICT OF ILLINOIS			
Case number(if known)				. –	if this is an ded filing
Official Form 1 Schedule D		Who Have Claims Secur	ed by Propert	у	12/15
		If two married people are filing together, both are but, number the entries, and attach it to this forn			
. Do any creditors hav	ve claims secured b	your property?			
☐ No. Check thi	s box and submit t	his form to the court with your other schedules	s. You have nothing else t	o report on this form.	
Yes. Fill in all	of the information	below.			
Part 1: List All S	ecured Claims				
		more than one secured claim, list the creditor separa		Column B	Column C
for each claim. If more	than one creditor has	a particular claim, list the other creditors in Part 2. cal order according to the creditor's name.		Value of collateral that supports this claim	Unsecured portion If any
2.1 Alpine Bank	& Trust Co	Describe the property that secures the claim:	\$3,086.00	\$3,400.00	\$0.00
		*	Ψο,σσσ.σσ		Ψ0.00
Creditor's Name		2006 Chevy Impala 130000 miles	φο,σσσ.σσ_		Ψ0.00_
1700 N Alpin		As of the date you file, the claim is: Check all that apply.			
	61107	As of the date you file, the claim is: Check all that apply. Contingent			
1700 N Alpin Rockford, IL	61107 y, State & Zip Code	As of the date you file, the claim is: Check all that apply.			40.00
1700 N Alpin Rockford, IL Number, Street, City	61107 y, State & Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
1700 N Alpin Rockford, IL Number, Street, City Who owes the debt?	y, State & Zip Code Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage of	secured		
1700 N Alpin Rockford, IL Number, Street, City Who owes the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the co	61107 y, State & Zip Code Check one. or 2 only debtors and another	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lier Judgment lien from a lawsuit	secured		\$6.00
1700 N Alpin Rockford, IL Number, Street, City Who owes the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debto	61107 y, State & Zip Code Check one. or 2 only debtors and another	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or car loan) Statutory lien (such as tax lien, mechanic's lier	secured	44 ,	\$0.00

Add the dollar value of your entries in Column A on this page. Write that number here: \$3,086.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$3,086.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0430 10 0177	0 0001	Document	Page 19 of 51	DC30 Main
Fill in	this information to identify	your case:			
Debto	r 1 John M Rod	laers			
20210	First Name	<u> </u>	e Name	Last Name	
Debto	r 2 Dorothy J R	odgers			
(Spouse	if, filing) First Name	Middle	e Name	Last Name	
United	States Bankruptcy Court for	the: NORTHE	RN DISTRICT OF II	LINOIS	
Case r	number 				☐ Check if this is an
`	,				amended filing
O.(;					
	ial Form 106E/F				4045
Sche	edule E/F: Credito	rs Who Hav	e Unsecured	l Claims	12/15
Schedu Schedu left. Atta name ai	le G: Executory Contracts and le D: Creditors Who Have Clair ach the Continuation Page to the case number (if known).	Unexpired Leases ms Secured by Prop his page. If you hav	(Official Form 106G). perty. If more space is e no information to re	list executory contracts on Schedule A/B: Property Do not include any creditors with partially secured an eeded, copy the Part you need, fill it out, number eport in a Part, do not file that Part. On the top of an execution	l claims that are listed in r the entries in the boxes on the
Part 1					
	any creditors have priority un	secured claims aga	inst you?		
	No. Go to Part 2.				
	Yes.				
Part 2	List All of Your NONPR	RIORITY Unsecur	ed Claims		
3. Do	any creditors have nonpriority	y unsecured claims	against you?		
	No. You have nothing to report i	in this part. Submit th	is form to the court wit	h your other schedules.	
	Yes.				
uns tha	secured claim, list the creditor se	parately for each cla	im. For each claim liste	the creditor who holds each claim. If a creditor has red, identify what type of claim it is. Do not list claims alrow have more than three nonpriority unsecured claims file.	eady included in Part 1. If more I out the Continuation Page of
					Total claim
4.1	Affliiated ENTPhysicia Nonpriority Creditor's Name	ns	Last 4 digits of ac	count number	\$166.00
	2441 Lake Shore Dr		When was the del	ot incurred?	
	Woodstock, IL 60098-6	6911			
	Number Street City State Zlp C	Code	As of the date you	ı file, the claim is: Check all that apply	
	Who incurred the debt? Che	ck one.			
	Debtor 1 only		☐ Contingent		
	Debtor 2 only		□ Unliquidated		
	■ Debtor 1 and Debtor 2 only	<i>'</i>	☐ Disputed		
	\square At least one of the debtors	and another	Type of NONPRIO	RITY unsecured claim:	
	☐ Check if this claim is for a	a community	☐ Student loans		
	debt	.2		ing out of a separation agreement or divorce that you	did not
	Is the claim subject to offset	ır	report as priority cla	aims in or profit-sharing plans, and other similar debts	
			•		
	☐ Yes		Other. Specify	medical	

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Debtor 2	John M Rodgers Dorothy J Rodgers		Case number (if know)				
	Best Buy 1	Last 4 digits of account number	9550	\$928.00			
	Nonpriority Creditor's Name Box 78009 Phoenix, AZ 85062	When was the debt incurred?	Opened 5/01/07 Last Active 8/15/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No	report as priority claims ☐ Debts to pension or profit-sharin	aration agreement or divorce that you did not				
	Yes	Other. Specify Credit card	purchases				
	Cbna Nonpriority Creditor's Name	Last 4 digits of account number	5712	\$0.00			
	Po Box 6283 Sioux Falls, SD 57117	When was the debt incurred?	Opened 5/01/76 Last Active 11/30/05				
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	aration agreement or divorce that you did not				
	☐ Yes	Other. Specify Credit Card					
	Charter One Na Nonpriority Creditor's Name	Last 4 digits of account number	4148	\$0.00			
	1 Citizens Dr Riverside, RI 02915	When was the debt incurred?	Opened 7/01/02 Last Active 7/05/06				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed	·				
	\square At least one of the debtors and another	<u></u> '					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts				
	□ Yes	Other. Specify Credit Line	Secured				

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	John M Rodgers Dorothy J Rodgers		Case number (if know)				
4.5	Chase Card	Last 4 digits of account number	8053	\$19,545.00			
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 10/01/98 Last Active 7/28/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	□Yes	Other. Specify Credit Card	<u> </u>				
4.6	Chase/circuitcity Nonpriority Creditor's Name	Last 4 digits of account number	0094	\$0.00			
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 5/01/08 Last Active 12/01/08				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	No	Debts to pension or profit-sharing					
	Yes	Other. Specify Credit Card	<u> </u>				
4.7	Citi Nonpriority Creditor's Name	Last 4 digits of account number	1175	\$7,265.00			
	Po Box 6241 Sioux Falls, SD 57117	When was the debt incurred?	Opened 11/01/98 Last Active 8/17/15				
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	\square Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharing					
	Yes	Other. Specify Credit Card	<u> </u>				

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Debtor 1 Debtor 2	John M Rodgers Dorothy J Rodgers		Case number (if know)					
	Creditors Protection S Nonpriority Creditor's Name	Last 4 digits of account number	3337	\$70.00				
;	308 W State St Ste 485 Rockford, IL 61101	When was the debt incurred?	Opened 3/01/16					
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply					
'	Who incurred the debt? Check one.							
	Debtor 1 only	☐ Contingent						
ļ	Debtor 2 only	☐ Unliquidated						
1	Debtor 1 and Debtor 2 only	☐ Disputed						
1	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not					
ı	s the claim subject to offset?	report as priority claims						
	No	Debts to pension or profit-sharing	g plans, and other similar debts					
l	Yes	Other. Specify Collection	Attorney Malik Eye Institute					
	Elan Financial Service	Last 4 digits of account number	9893	\$5,060.00				
'	Nonpriority Creditor's Name		Opened 3/01/13 Last Active					
	Box 6335 Fargo, ND 58125	When was the debt incurred?	8/17/15					
ī	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply					
•	Who incurred the debt? Check one.							
I	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
1	☐ Debtor 1 and Debtor 2 only	Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
(debt	☐ Obligations arising out of a sepa						
ı	s the claim subject to offset?	report as priority claims						
	No	Debts to pension or profit-sharing	Debts to pension or profit-sharing plans, and other similar debts					
l	☐ Yes	Other. Specify Credit Card	<u> </u>					
4.1	First National Bank	Last 4 digits of account number	9572	\$5.330.00				
0	Nonpriority Creditor's Name	Last 4 digits of account number		ψο,οου.υυ				
	141 W. Lincoln Hwy. Dekalb, IL 60115	When was the debt incurred?	Opened 8/01/14 Last Active 10/02/15					
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply					
,	Who incurred the debt? Check one.							
ļ	Debtor 1 only	☐ Contingent						
1	☐ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed							
I								
ı	☐ At least one of the debtors and another	east one of the debtors and another Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
•	debt	☐ Obligations arising out of a separation agreement or divorce that you did not						
	s the claim subject to offset?	report as priority claims						
I	No	☐ Debts to pension or profit-sharing plans, and other similar debts						
1	Yes	Other. Specify Unsecured						

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Debto Debto	or 1 John M Rodgers Dorothy J Rodgers		Case number (if know)				
4.1 1	Fnb Omaha	Last 4 digits of account number	4993	\$7,134.00			
	Nonpriority Creditor's Name Po Box 3412 Omaha, NE 68197	When was the debt incurred?	Opened 8/01/14 Last Active 8/17/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated					
	 □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community 	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:				
	debt Is the claim subject to offset? ■	☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	ration agreement or divorce that you did not				
	■ No □ Yes	Other. Specify Credit Card	51 <i>,</i>				
4.1	H & R Accounts Inc	Last 4 digits of account number	7420	\$150.00			
	Nonpriority Creditor's Name 7017 John Deere Pkwy Moline, IL 61265	When was the debt incurred?	Opened 10/01/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated					
	 □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community 	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:				
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not				
	■ No □ Yes	☐ Debts to pension or profit-sharin Collection Other. Specify Mchenry	g plans, and other similar debts Attorney Centegra Hospital-				
4.1	Kohls/capone Nonpriority Creditor's Name	Last 4 digits of account number	8583	\$1,078.00			
	N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 1/01/11 Last Active 1/15/16				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	Debtor 1 only	☐ Contingent ☐ Unliquidated					
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only						
	☐ At least one of the debtors and another☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims					
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Charge Acc					
	100	- Other. Specify Charge Act					

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Debt Debt	or 1 John M Rodgers or 2 Dorothy J Rodgers		Case number (if know)					
4.1	Malik Eye	Last 4 digits of account number		\$75.00				
	Nonpriority Creditor's Name 3865 N. Mulford Rd Rockford, IL 61114	When was the debt incurred?						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply					
	Debtor 1 only	-						
	Debtor 2 only	☐ Contingent						
		☐ Unliquidated						
	■ Debtor 1 and Debtor 2 only	Disputed	l alaim.					
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	i claim:					
	☐ Check if this claim is for a community debt	Obligations arising out of a sepa	ration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	Other. Specify medical	■ Other. Specify medical					
4.1 5	Northland Group	Last 4 digits of account number		\$0.00				
	Nonpriority Creditor's Name Box 390905 Minneapolis, MN 55439	When was the debt incurred?						
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply					
	Who incurred the debt? Check one.							
	☐ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	■ Debtor 1 and Debtor 2 only □ Disputed							
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure						
	\square Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	☐ Yes	Other. Specify notice only	/collection					
4.1 6	Syncb/lenscrafters	Last 4 digits of account number	1484	\$0.00				
	Nonpriority Creditor's Name C/o Po Box 965036 Orlando, El 23206	When was the debt incurred?	Opened 12/14/08 Last Active 1/20/09					
	Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim	s. Check all that apply					
	Who incurred the debt? Check one.	As of the date you me, the olding	3. Official and apply					
	☐ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only							
	☐ At least one of the debtors and another	d claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?		\square Obligations arising out of a separation agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	☐ Yes	■ Other. Specify Charge Acc	count					

Case 16-81773 Doc 1 Filed 07/27/16 Entered 07/27/16 09:42:06 Desc Main Document Page 25 of 51 Debtor 1 John M Rodgers Debtor 2 Dorothy J Rodgers Case number (if know) 4.1 Syncb/sams Club 4947 \$3.125.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/01/96 Last Active Po Box 965005 When was the debt incurred? 11/16/15 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 5052 \$6,304.00 Syncb/walmart Dc Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/12 Last Active Po Box 965024 When was the debt incurred? 8/16/15 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Credit Card Other. Specify 4.1 Wffnb Retail 2930 \$693.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/01/12 Last Active **Cscl Dispute Team** 8/18/15 When was the debt incurred? Des Moines, IA 50306 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent

Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Charge Account

Debts to pension or profit-sharing plans, and other similar debts

■ No

☐ Yes

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 John M Rodgers
Debtor 2 Dorothy J Rodgers

Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.		6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 56,923.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 56,923.00

		DOGUME	ui Paue // uisi	
Fill in this infor	mation to identify your	case:		
Debtor 1	John M Rodgers			
	First Name	Middle Name	Last Name	
Debtor 2	Dorothy J Rodge	rs		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				Charlet this is
(II KHOWH)				☐ Check if this is a amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the r, Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.3	,				
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4	,				
	Name				<u> </u>
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.5	,			2 0000	
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>

		Docume	nt Page 28 o	<u>f 51</u>
Fill in this	s information to identify your o	case:		
Debtor 1	John M Rodgers			
D 14 0	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, fil	ing) Dorothy J Rodger First Name	Middle Name	Last Name	
	ates Bankruptcy Court for the:	NORTHERN DISTRICT		
Officed Sta	ates bankruptcy Court for the.	NORTHERN BIOTRIOT	OI ILLIIVOIO	
Case num	nber			Chack if this is an
(II KIIOWII)				☐ Check if this is an amended filing
	ıl Form 106H			
Sched	dule H: Your Code	ebtors		12/15
■ No □ Ye 2. Wift Arizon	s thin the last 8 years, have you na, California, Idaho, Louisiana, . Go to line 3.	lived in a community pro Nevada, New Mexico, Pue	operty state or territory erto Rico, Texas, Washi	y? (Community property states and territories include
3. In Co in line Form	e 2 again as a codebtor only if	ors. Do not include your that person is a guarant	spouse as a codebtor or or cosigner. Make s	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and ZIF	² Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street City	State	ZIP Code	=
3.2				Cahadula D. lina
J.Z	Name			_ □ Schedule D, line □ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
	City	State	ZIP Code	

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						_					
Fill	in this information to identify you	r case:									
Del	btor 1 John M Ro	odgers									
	btor 2 Dorothy J	Rodgers									
Uni	ited States Bankruptcy Court for t	he: NORTHERN DISTRI	CT OF ILLINOIS								
(If kr	se number		-				□ An □ As		d filing ent showin	g postpetitior	
	fficial Form 106l						MN	// DD/ Y	YYY		
Be a sup spo atta	chedule I: Your In as complete and accurate as poplying correct information. If you use. If you are separated and your a separate sheet to this form the complete	ossible. If two married pec ou are married and not fili our spouse is not filing w n. On the top of any addit	ng jointly, and you	our spous nclude inf	e is orma	livin atior	ig with ye n about y	ou, incli our spo	ude inforn ouse. If mo	nation about ore space is	your needed,
1.	Fill in your employment										
	information.		Debtor 1							ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed ■ Not employ	ed			_	□ Emplo ■ Not e			
	employers.	Occupation	retired				<u>r</u>	retired			
	Include part-time, seasonal, or self-employed work.	Employer's name									
	Occupation may include studer or homemaker, if it applies.	Employer's address									
		How long employed t	there?					_			
Pai	rt 2: Give Details About N	lonthly Income									
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing	to report f	or an	ny lin	ne, write \$	\$0 in the	space. Inc	clude your no	n-filing
If yo	ou or your non-filing spouse have e space, attach a separate sheet	more than one employer, coto this form.	ombine the inform	nation for a	ll em	ploy	ers for th	nat perso	n on the li	nes below. If	you need
						F	For Debte	or 1		btor 2 or ng spouse	
2.	List monthly gross wages, sa deductions). If not paid monthly			. 2	2.	\$_		0.00	\$	0.00	-
3.	Estimate and list monthly over	ertime pay.		3	3. +	+\$_		0.00	+\$	0.00	-
4	Calculate gross Income. Add	l line 2 + line 3		_	ιΓ	\$	0	000	\$	0.00	

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	tor 1 tor 2	John M Rodgers Dorothy J Rodgers	-	,	Case	e number (<i>if knowr</i>) _				
					Fo	r Debtor 1			ebtor 2		
	Cop	y line 4 here	4.		\$_	0.00)	\$		0.00	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	ì.	\$	0.00)	\$		0.00)
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00	_	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c	; .	\$	0.00	_	\$		0.00	_
	5d.	Required repayments of retirement fund loans	5d	i.	\$	0.00	_	\$		0.00	_
	5e.	Insurance	5e	.	\$	0.00	_	\$		0.00	_
	5f.	Domestic support obligations	5f.		\$	0.00)	\$		0.00	1
	5g.	Union dues	5g	J.	\$	0.00)	\$		0.00	_
	5h.	Other deductions. Specify:	_ 5h	1.+	\$	0.00) +	+ \$		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	0.00)	\$		0.00	<u>_</u>
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.00)	\$		0.00	1
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			_		_				_
		monthly net income.	8a		\$_	0.00	_	\$		0.00	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			\$_	0.00	_	\$		0.00	_
		settlement, and property settlement.	8c		\$_	0.00	_	\$		0.00	_
	8d.	Unemployment compensation Social Security	8d		\$_ \$	0.00	_	\$		0.00	_
	8e. 8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$_	1,670.00	<u> </u>	\$ \$		0.00	_
	8g.	Pension or retirement income	8g		\$	0.0	_	\$		0.00	_
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$_	0.00) +	+ \$		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	1,670.00)	\$	1	,907.0	0
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		1,670.00 +	\$	1 90	7.00	= \$	3,577.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ť –		1,070.00	*-		7.00		0,011100
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe						hedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$	3,577.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?							Combi month	ned ly income
		Yes. Explain:									

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						_		
Fill	in this informa	tion to identify yo	our case:					
Deb	otor 1	John M Rod	gers			Che	eck if this is:	
	otor 2 ouse, if filing)	Dorothy J Ro	odgers					wing postpetition chapter the following date:
Unit	ed States Bankr	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number							
Of	fficial Fo	rm 106J						
Sc	chedule	J: Your	Exper	nses				12/1
Be info	as complete ormation. If m	and accurate as	possible.	. If two married people ar ich another sheet to this				
Par		ribe Your House	hold					
1.	Is this a joir ☐ No. Go to							
	_	s Debtor 2 live i	in a sanar	ate household?				
	= 103. 200		iii a sepaii	ate nousenoia:				
		-	st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of De	btor 2.	
2.	Do vou hav	e dependents?	□ No					
	Do not list D Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Son		40	■ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
								□ No □ Yes
3.	Do vour ext	oenses include	_	M-				□ Yes
O.	expenses o	f people other to d your depende	han 👝	No Yes				
exp	imate your ex		our bankrı	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> \			Your exp	enses
4.		or home owners		ses for your residence. I or lot.	nclude first mortgag	e 4.	\$	520.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	•	rty, homeowner's				4b.		50.00
			•	upkeep expenses		4c.		100.00
5		owner's associat		dominium dues our residence, such as ho	me equity loops	4d. 5.	·	0.00
	- AUGUIUIIAI I							

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	tor 1 tor 2	John M Dorothy	Rodgers J Rodgers	Case num	ber (if known)	
6.	Utilit	ies:				
	6a.	Electricity	, heat, natural gas	6a.	\$	200.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	0.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	350.00
	6d.	Other. Sp	ecify:	6d.	\$	0.00
7.	Food	d and hous	ekeeping supplies	7.	\$	650.00
8.	Child	dcare and o	children's education costs	8.	\$	0.00
9.	Cloth	hing, laund	ry, and dry cleaning	9.	\$	100.00
10.	Pers	onal care p	products and services	10.	\$	100.00
11.	Medi	ical and de	ntal expenses	11.	\$	100.00
12.	Tran	sportation.	Include gas, maintenance, bus or train fare.	40	•	200.00
			ar payments.	12.	· ·	200.00
			clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
			ributions and religious donations	14.	\$	0.00
15.		rance.	and the standard and force and the standard for the stand			
		ot include in Life insura	nsurance deducted from your pay or included in lines 4 or 20.	150	¢.	0.00
		Health ins		15a. 15b.	· -	0.00
					·	596.00
		Vehicle in		15c.	· -	117.00
16			urance. Specify:	15d.	\$	0.00
	Spec	cify:	nclude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.			ease payments:	170	¢.	242.00
			ents for Vehicle 1	17a.	· ·	318.00
			ents for Vehicle 2	17b.	· -	0.00
		Other. Sp		17c.	· · · · · · · · · · · · · · · · · · ·	0.00
4.0		Other. Sp		17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report a		\$	0.00
10			your pay on line 5, Schedule I, Your Income (Official Form 106I) syou make to support others who do not live with you.	•	\$	0.00
10.	Spec		s you make to support outers who do not live with you.	19.	Ψ	0.00
20			erty expenses not included in lines 4 or 5 of this form or on Sch		our Income	
20.			s on other property	20a.		0.00
		Real estat	· · · ·	20b.	\$	0.00
	20c.	Property.	homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.		0.00
			er's association or condominium dues	20e.	\$	0.00
21.		r: Specify:			+\$	0.00
	010	or opcomy.				0.00
22.			monthly expenses			
	22a.	Add lines 4	through 21.		\$	3,501.00
	22b.	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	3,501.00
23.		•	monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	3,577.00
	23b.	Copy your	r monthly expenses from line 22c above.	23b.	-\$	3,501.00
	23c.		rour monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	76.00
24.	For exmodifi	xample, do yo ication to the o.	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect yo terms of your mortgage?	you file this ur mortgage	s form? payment to increase	or decrease because of a
	□ Ye	es.	Explain here:			

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Fill in this i	information to identify your	00001			
riii in this i	information to identify your	case:			
Debtor 1	John M Rodgers First Name	Middle Name	Last Name		
Debtor 2	Dorothy J Rodge		Last Name		
(Spouse if, filing		Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	Γ OF ILLINOIS		
Case numb	per				
(if known)					Check if this is an
				a	mended filing
Official E	Form 106Dec				
			Dalidada Oal		
Decia	ration About a	<u>ın individual</u>	Deptor's Sci	nedules	12/15
btaining m	noney or property by fraud i oth. 18 U.S.C. §§ 152, 1341, 1	n connection with a bank		Making a false statement, conc fines up to \$250,000, or impris	
	Sign Below				
Did yo	ou pay or agree to pay some	one who is NOT an atto	rney to help you fill out ba	ankruptcy forms?	
■ N	No				
□ Y	es. Name of person			Attach Bankruptcy Petiti	
				Declaration, and Signat	ure (Official Form 119)
that the	penalty of perjury, I declare ey are true and correct.	that I have read the sum	•		
	/ John M Rodgers		X /s/ Dorothy		
	ohn M Rodgers gnature of Debtor 1		Dorothy J R Signature of D		
Da			J	27, 2016	
	, = . , 			,	

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Fill	in this inform	mation to identify you	ur case:								
Deb	otor 1	John M Rodger	'S								
		First Name	Middle Name	Last Name							
	otor 2 ouse if, filing)	Dorothy J Rodo	gers Middle Name	Last Name							
Uni	ted States Ba	inkruptcy Court for the	: NORTHERN DISTRICT	OF ILLINOIS							
	se number _					Check if this is an amended filing					
Sta Be a info	as complete a	of Financial	Affairs for Indivi	are filing together, both ar	e equally responsible for						
	<u> </u>	,	astion. Iarital Status and Where Yo	u Lived Before							
1.	What is you	/hat is your current marital status?									
	■ Married □ Not ma	•									
2.	During the last 3 years, have you lived anywhere other than where you live now?										
	■ No										
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.										
	Debtor 1 Pi	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior A	Debtor 2 Prior Address:						
3. state			ever live with a spouse or le alifornia, Idaho, Louisiana, No								
	■ No □ Yes. Ma	ake sure you fill out So	chedule H: Your Codebtors (C	Official Form 106H).	•	·					
Par	t 2 Expla	in the Sources of Yo	ur Income								
4.	Fill in the total	al amount of income yo	mployment or from operation or received from all jobs and under that you received the foundation of th	all businesses, including pa	rt-time activities.	alendar years?					
	■ No □ Yes. Fil	l in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					

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John M Rodgers

De	ebtor 2 D	orothy J R	odgers		Case number (if known)					
5.	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.									
	List each	source and	the gross inco	ome from each source sepa	rately. Do r	ot include income t	de income that you listed in line 4.			
	□ No									
	_	Fill in the de	etails.							
				Dahtan 4			Dahtar 2			
				Debtor 1 Sources of income Describe below.	each	s income from source e deductions and sions)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)	
		y 1 of curre filed for bar	nt year until nkruptcy:	SSI Benefits		\$8,300.00	SSI Benefits		\$9,500.00	
	or last cale anuary 1 to	ndar year: December	31, 2015)	SSI Benefits		\$20,000.00	SSI Benefits		\$22,800.00	
		dar year be December		SSI Benefits		\$20,000.00	SSI Benefits		\$22,000.00	
6.	Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
	Credito	's Name an	d Address	Dates of payn	nent	Total amount paid	Amount you still owe	Was this p	ayment for	
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
	■ No □ Yes	Liot all	nonto to == '=	oidor						
	Yes. List all payments to an insider. Insider's Name and Address			Dates of payn	nent	Total amount	Amount you	Reason for	r this payment	
	maidel s	, Hame allu	Addiess	Dates of paying		paid	still owe	Acason 101	ans payment	

Debtor 1

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De	btor 2 Dorothy J Rodgers		Cas	se number (if known					
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited are insider? Include payments on debts guaranteed or cosigned by an insider.								
	■ No □ Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name			
Pa	rt 4: Identify Legal Actions, Repossession	ons, and Foreclosures							
9.	Within 1 year before you filed for bankrup List all such matters, including personal injur modifications, and contract disputes.								
	■ No □ Yes. Fill in the details.								
	Case title	Nature of the case	Court or agency		Status of the case				
10.	Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.								
	No. Go to line 11.								
	Yes. Fill in the information below. Creditor Name and Address	Describe the Property		Date		Value of the			
		Explain what happene	Explain what happened			propert			
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.								
	Creditor Name and Address	e creditor took	Date take	action was	Amount				
12.	 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No 								
Pa	☐ Yes Int 5: List Certain Gifts and Contributions	5							
	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift.								
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date the g	s you gave gifts	Value			
	Person to Whom You Gave the Gift and Address:								
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co		s or contributions	with a total value	of more than	\$600 to any charity?			
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	u contributed		es you ributed	Value				
Pa	rt 6: List Certain Losses								

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Entered 07/27/16 09:42:06 Case 16-81773 Doc 1 Filed 07/27/16 Desc Main Page 37 of 51 Document Debtor 1 John M Rodgers Debtor 2 **Dorothy J Rodgers** Case number (if known) or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Eric Pratt Law Firm P.C. **Attorney Fees** \$2,885.00 3957 North Mulford Rd. Suite C Rockford, IL 61114 rockford@jordanpratt.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Nο

Yes. Fill in the details.

Person Who Received Transfer Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

П Yes. Fill in the details.

Name of trust

Description and value of the property transferred

Date Transfer was made

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Debtor 1 John M Rodgers
Debtor 2 Dorothy J Rodgers

Case number (if known)

Pai	List of Certain Financial Accounts, Ins	struments, Safe Deposit	Boxes, and S	torage Uni	ts		
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated in the cooperative of the cooperative	r other financial accour	nts; certificate	s of depos			
	No						
	Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last ba before clos tra	
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, a	iny safe de	posit box or other depo	ository for securi	ties,
	□ No						
	Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you stil	ll
	Alpine Bank	debtor		persona	l documents	□ No ■ Yes	
	■ No ■ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City,		Describe	the contents	Do you stil	II
		State and ZIP Code)					
	Newburg Storage	debtors & son		old used	d furniture	□ No ■ Yes	
Pai	t 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that sor for someone.	neone else owns? Inclu	ıde any prope	rty you bor	rowed from, are storing	g for, or hold in t	rust
	■ No						
	Yes. Fill in the details.						
		1871 1 41					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property		Value
Pai	t 10: Give Details About Environmental Info	ormation					
For	the purpose of Part 10, the following definition	ons apply:					
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	ne air, land, soil, surface	water, groun				us or
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.						

Official Form 107

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 John M Rodgers
Debtor 2 Dorothy J Rodgers

Case number (if known)

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No							
	_	Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit of	any release of hazardous material?					
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
26.	Hav	e you been a party in any judicial or adm	ninistrative proceeding under any en	viron	mental law? Include settlements a	nd orders.		
		No Yes. Fill in the details.						
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ature of the case	Status of the case		
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
27.	With	nin 4 years before you filed for bankrupt	cy, did you own a business or have a	any o	f the following connections to any	business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	No. None of the above applies. Go to Part 12.							
		Yes. Check all that apply above and fill	in the details below for each busine	SS.				
		siness Name	Describe the nature of the business		Employer Identification number			
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	•	Do not include Social Security n Dates business existed	umber or ITIN.		
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statemen	t to a	nyone about your business? Includ	de all financial		
		No Yes. Fill in the details below.						
		me dress nber, Street, City, State and ZIP Code)	Date Issued					

Case 16-81773 Doc 1 Filed 07/27/16 Entered 07/27/16 09:42:06 Desc Main Document Page 40 of 51 John M Rodgers Debtor 1 Debtor 2 **Dorothy J Rodgers** Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ John M Rodgers /s/ Dorothy J Rodgers John M Rodgers **Dorothy J Rodgers** Signature of Debtor 1 Signature of Debtor 2 Date July 27, 2016 Date July 27, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No
□ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ Yes

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Fill in this infor	mation to identify your o	case:		
Debtor 1	John M Rodgers			
	First Name	Middle Name	Last Name	
Debtor 2	Dorothy J Rodger		LastNama	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
If you are an ind		oter 7, you must fi	viduals Filing Under Chapt	er 7 12/15
you have least	sed personal property a is form with the court w ever is earlier, unless th	nd the lease has r ithin 30 days after	not expired. r you file your bankruptcy petition or by the date s ne time for cause. You must also send copies to th	
	eople are filing together nd date the form.	in a joint case, be	oth are equally responsible for supplying correct i	information. Both debtors must
	and accurate as possible our name and case nun		s needed, attach a separate sheet to this form. On	n the top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
1. For any credit		rt 1 of Schedule L	D: Creditors Who Have Claims Secured by Propert	ty (Official Form 106D), fill in the
Identify the cr	reditor and the property the	nat is collateral	What do you intend to do with the property that secures a debt?	t Did you claim the property as exempt on Schedule C?
			secures a dept?	as exempt on schedule C?
	Alpine Bank & Trust C	So .	☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	■ Yes
Description of	2006 Chevy Impala	130000	Retain the property and enter into a Reaffirmation Agreement.	_ 103
property	miles		Retain the property and [explain]:	
securing debt	:			
Part 2: List Y	our Unexpired Personal	Branarty Lagge		
For any unexpire in the information	ed personal property lea on below. Do not list rea	ase that you listed I estate leases. U	I in Schedule G: Executory Contracts and Unexpir nexpired leases are leases that are still in effect; the the trustee does not assume it. 11 U.S.C. § 365(p)	he lease period has not yet ended.
Describe your u	unexpired personal prop	erty leases		Will the lease be assumed?
Lossor's name:				
Lessor's name: Description of le	ased			□ No
Property:				☐ Yes
1				_
Lessor's name: Description of le	ased			□ No
Property:	~~~~			☐ Yes
Lessor's name:				
Official Form 108	i e	Statement of I	ntention for Individuals Filing Under Chapter 7	page 1

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	n M Rodgers othy J Rodgers	Case number (if known)
Description of lea Property:	ased	□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of lea Property:	ased	□ No □ Yes
		ut any property of my estate that secures a debt and any personal
X /s/ John M John M Ro Signature of	odgers	/s/ Dorothy J Rodgers Dorothy J Rodgers Signature of Debtor 2
Date <u>J</u>	uly 27, 2016	July 27, 2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
\$24	5	filing fee	_
\$75	5	administrative fee	
+ \$1	5	trustee surcharge	
\$33	5	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-81773 Doc 1 Filed 07/27/16 Entered 07/27/16 09:42:06 Desc Main Document Page 47 of 51

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	John M Rodgers Dorothy J Rodgers		Case No.	
	Doronny o Rougero	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSA	ATION OF ATTOI	RNEY FOR DE	CBTOR(S)
1. 1	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I			
(compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or i	the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
				2,885.00
	Prior to the filing of this statement I have received			2,885.00
	Balance Due		\$	0.00
2.	\$335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensat	tion with any other person	unless they are memb	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names o			
6.	In return for the above-disclosed fee, I have agreed to render	legal service for all aspect	s of the bankruptcy c	ase, including:
ŧ	a. [Other provisions as needed] see attached fee agreement			
7.	By agreement with the debtor(s), the above-disclosed fee does Representation of the debtors in any dischar any other adversary proceeding or any Inqui	rgeability actions, judio	cial lien avoidance	es, relief from stay actions or
	CF	ERTIFICATION		
	I certify that the foregoing is a complete statement of any agreemankruptcy proceeding.	eement or arrangement for	payment to me for re	epresentation of the debtor(s) in
J	uly 27, 2016	/s/ Philip H. Hart		
	Pate	Philip H. Hart Signature of Attorne		
		Eric Pratt Law Fir		
		3957 North Mulfor Suite C	rd Rd.	
		Rockford, IL 6111		
		815-315-0683 Fa: rockford@jordanj		
		Name of law firm	<u>p</u>	

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Doddinon: Tag	10 01 01
CHAPTER 7 FLAT FET Eric Pratt Law Firm, P.C. ("Attorney"), is engaged to represent ("Client"), in a Chapter 7 Bankruptcy. Attorney and Client agree of and Schedules, Representation at the 341(a) meeting, Reaffirma Trustee (if required). This agreement does NOT include represelumited to, dischargability complaints, motion to dismiss filed by U evidentiary hearing, contested motions, or adversary proceeding needed.	ntation in additional court appearances, including but not IS Trustee, inquiries into the value of assets, or any other. Additional fees will be required if these services are
Client agrees to pay Attorney a flat fee of \$ 2825.00 on the anticipated amount of work required based on the informat information is incomplete, incorrect, or changes before the time C assessment of the matter may change, causing the flat fee amou costs in addition the flat fee, including but not limited to, the \$335 fee of \$335 shall be paid by separate check or cash to be placed becomes the property of the law firm and Client directs Attorney to While Client has the right to pay Attorney on an hourly fee basis, tends to be less money when compared to an hourly rate fee struupon receipt of the entire flat fee along with the supporting documents.	tion provided to date by Client to Attorney. If the Client's matter is ready to be filed, the Attorney's legal nt to require adjustment. Client will be responsible for filing fee plus the \$\frac{44.00}{2}\text{redit report fee.}\$ The filing in the Trust account. The flat fee, upon payment, o deposit these funds in Attorney's business account. Client elects to pay Attorney on a flat fee structure as it clure. The firm will begin work on the Bankruston Petition.
Client understands that bankruptcy laws only allow for protection unprotected, Client understands the Chapter 7 Trustee can sell it and that the US Trustee may object to the filing of a Chapter 7 if t filing a Chapter 13.	if Client does not or cannot buy out the Trustop's interest
Certain debts are not dischargeable under the bankruptcy laws, sundisclosed debts, debt related to family court matters (support/mincurred after filing, future association/condo HOA dues, or any of	Daintenance) fines debts incurred by froud dobts
Client agrees not to transfer any property or incur any debt without Client agrees to make full disclosure of all income, expenses, debankruptcy petition.	at expressed permission from Attorney or the Court. ots, and assets at the initial consultation and on the
Client understands bankruptcy law requires the completion of a proboth the pre-filing and post-filing course independently of this agreertificates are received. If Client's case is closed without dischargest-filing course, Client shall be required to pay fees and cost relationship.	eement and working with Attorney to make sure that the
Attorney-Client relationship terminates and the attorney's file will otherwise specified on this document. In the event the relationshi Attorney shall deduct the amount of \$300 prior to refunding. Clier trust account to the operating account at the time of such terminal can be properly assessed. Any and all physical records will be m records and will be destroyed no later than 7 years after the file's	ip terminates prior to the filing of the bankruptcy case, nt authorizes Attorney to transfer any funds held in the tion to ensure the amounts due and owing to either party
By signing this agreement, I agree that I have had an opportunity agreement, and have had an opportunity to ask questions and have	to discuss the agreement with Attorney, understand the ve received an explanation for any questions that I had.
Solin M. Rolgers	ERIC PRATILLAW FIRM, P.C.
1) Dorothy Lodgero	Total: \$ 3,243.00
If payment via debit card, payments are as follows: \$200.00	today. Then, \$ 20000 on the 21 4 DRC
via debit card on file with no prior authorization necessary. The file	ing fee of \$335.00 cannot be debited from the card and

United States Bankruptcy Court Northern District of Illinois

In re	John M Rodgers Dorothy J Rodgers		Case No.		
		Debtor(s)	Chapter 7		
	VER	RIFICATION OF CREDITOR M	IATRIX		
		Number of	Creditors:	20	
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credit	tors is true and correct	t to the best of my	
Date:	July 27, 2016	/s/ John M Rodgers John M Rodgers			
		Signature of Debtor			
Date:	July 27, 2016	/s/ Dorothy J Rodgers			
		Dorothy J Rodgers			
		Signature of Debtor			

Affliiated ENTPhysicians 2441 Lake Shore Dr Woodstock, IL 60098-6911

Alpine Bank & Trust Co 1700 N Alpine Road Rockford, IL 61107

Best Buy 1 Box 78009 Phoenix, AZ 85062

Cbna Po Box 6283 Sioux Falls, SD 57117

Charter One Na 1 Citizens Dr Riverside, RI 02915

Chase Card Po Box 15298 Wilmington, DE 19850

Chase/circuitcity Po Box 15298 Wilmington, DE 19850

Citi Po Box 6241 Sioux Falls, SD 57117

Creditors Protection S 308 W State St Ste 485 Rockford, IL 61101

Elan Financial Service Box 6335 Fargo, ND 58125

First National Bank 141 W. Lincoln Hwy. Dekalb, IL 60115 Fnb Omaha Po Box 3412 Omaha, NE 68197

H & R Accounts Inc 7017 John Deere Pkwy Moline, IL 61265

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Malik Eye 3865 N. Mulford Rd Rockford, IL 61114

Northland Group Box 390905 Minneapolis, MN 55439

Syncb/lenscrafters C/o Po Box 965036 Orlando, FL 32896

Syncb/sams Club Po Box 965005 Orlando, FL 32896

Syncb/walmart Dc Po Box 965024 Orlando, FL 32896

Wffnb Retail Cscl Dispute Team Des Moines, IA 50306